

In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Original): A method for validating a user, comprising the steps of:
receiving, in a server system, a request for a server resource from a client system;
determining a network address of the client system;
determining a geographic location corresponding to the network address; and
permitting or denying access to the server resource according to the geographic
location.
2. (Original): The method of Claim 1, wherein the network address is an IP address.
3. (Original): The method of Claim 1, wherein the geographic location is determined from
a name-server entry corresponding to the network address of the client system.
4. (Original): The method of Claim 1, wherein the geographic location is determined from
a global positioning system receiver on the client system.
5. (Original): The method of Claim 1, wherein the server resource includes an automatic-
teller application.
6. (Original): The method of Claim 1, wherein the server resource includes an on-line
gambling application.
7. (Original): The method of Claim 1, further comprising the step of receiving a passcode
from the client system.
- 8.(Original): A method accessing a remote server, comprising the steps of:
requesting, in a client system, access to a server resource on a server system;

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sending a network address of the client system to the server system;
sending a passcode to the server system; and
selectively receiving access to the server resource depending on the passcode and a geographic location corresponding to the network address.

9. (Original): The method of Claim 8, wherein the server resource is an automatic-teller application.

10. (Original): The method of Claim 8, wherein the server resource is an on-line gambling application.

11. (Original): A computer program in a computer-readable medium, comprising:
instructions for receiving, in a server system, a request for a server resource from a client system;
instructions for determining a network address of the client system;
instructions for determining a geographic location corresponding to the network address; and
instructions for permitting or denying access to the server resource according to the geographic location.

12. (Original): The computer program product of Claim 11, wherein the network address is an IP address.

13. (Original): The computer program product of Claim 11, wherein the geographic location is determined from a name-server entry corresponding to the network address of the client system.

14. (Original): The computer program product of Claim 11, wherein the geographic location is determined from a global positioning system receiver on the client system.

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15. The computer program product of Claim 11, wherein the server resource includes an automatic-teller application.

16. (Original): The computer program product of Claim 11, wherein the server resource includes an on-line gambling application.

17. (Original): The computer program product of Claim 11, further comprising instructions for receiving a passcode from the client system.

18. (Currently Amended): A computer program in a computer-readable medium, comprising:

instructions for requesting, in a client system, access to a server resource on a server system;

instructions for sending a network address of the client system to the server system;

instructions for sending a passcode to the server system; and

instructions for selectively receiving access to the server resource depending on the passcode and a geographic location corresponding to the network address.

19. (Original): The computer program product of Claim 18, wherein the server resource is an automatic-teller application.

20. (Original): The computer program product of Claim 18, wherein the server resource is an on-line gambling application.

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